

United States Bankruptcy Court  
One Bowling Green  
New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005  
Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

**Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.**

This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

Many of the most recent retirees of Delphi were retired by the company and not by the choice of the employee. We were given no decision to make, just told we would be retiring on a specific date. Many of us took what was called voluntary retirement, but the pressure to take these was extreme! Most of those that I know, Myself included, would have preferred to continue to work. We had little time to prepare for retirement, and little time to adjust to a significantly reduced income. Now we are hit with this latest development (loss of health care) which will cause financial hardship for every retiree and their family. It will have huge impacts not only on the retirees, but also every community where retirees live.

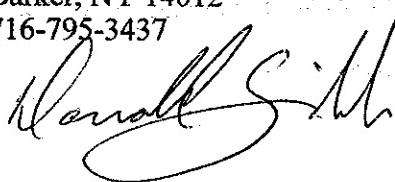
Other options do not appear to have been looked at or considered. Other healthcare alternatives are available which could have reduced costs. Community Blue in Western New York is about half the price of the Delphi plan with about the same coverage! I believe most retirees would have taken on more of the cost if it was reasonable and presented in the proper manner.

It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone.

Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

**Please REJECT this motion.**

Sincerely yours,  
Donald Gibb  
9658 Lake Rd.  
Barker, NY 14012  
716-795-3437





Date: September 30, 2003  
Subject: U.S. Salaried Employee Staffing Reduction  
To: All U.S. Salaried Employees  
From: Ronald M Pirtle  
President – Delphi Thermal Division

Today you are receiving a letter from Kevin Butler, Delphi's Vice President, Human Resource Management. This letter addresses economic challenges faced by Delphi Corporation and an initiative to help respond to these challenges. Specifically, Delphi is offering a voluntary separation allowance program to U.S. salaried employees subject to senior management approval.

At Delphi Harrison Thermal Systems, we have made significant improvements in our financial performance over the past two years. Today, however and into 2004, Delphi continues to face major economic challenges and we must take action consistent with the Corporate program. We will be using this program to achieve a reduction in our U.S. salaried staffing of approximately 5%. Additionally we will have more significant reductions in our contract service cost.

We intend to achieve these reductions on a voluntary basis; however, should insufficient voluntary opportunities exist, involuntary reductions will be necessary. The methodology used for involuntary separation, if required, will be authorized by the Staff Executive. Voluntary or involuntary separations will be implemented by the end of 2003.

In summary, all U.S. salaried employees interested in voluntarily separating from Delphi Thermal with Separation Allowance Plan benefits should contact their Human Resources representative no later than October 15, 2003, to express interest in and receive additional information regarding the program. Employees who express interest by October 15, 2003, will then have up to 45 days to make a decision. Management approval is required for all voluntary separation requests in order to receive the Separation Allowance Plan benefits.

Please give this plan your careful consideration; it is the only voluntary separation incentive we plan to use to achieve these reductions. Aspects of this program may be attractive even if you are contemplating retirement. Information meetings will be scheduled in each staff area to answer employees' questions. Feel free to discuss any individual questions or concerns with your Human Resource representative.

**Questions and Answers Regarding the 2003 U.S. Salaried Staffing Reduction**  
**Delphi Confidential**

**GENERAL**

**Q. What will be the reduction in U.S. Salaried employment?**

A. Approximately 500 employees, which represents approximately 3%, before the end of 2003.

**Q. Are employees in other regions impacted by the cost reduction initiatives?**

A. All regions are evaluating the size and cost of their workforce and adjusting as necessary. The specific changes announced today impact U.S. salaried employees only.

**Q. Are all employees eligible for this program?**

A. Some divisions are communicating specific limitations on the overall scope of their voluntary offering based on business needs. Absent divisional limitations, all U.S. salaried employees are eligible to volunteer for separation under this program; however, separations under this program are subject to management approval of volunteers on a mutually satisfactory basis.

**Q. Why would management not let an employee participate?**

A. Separations under this program must be on a mutually satisfactory basis. If, for example, there is a continued need for certain skills or positions in the organization, it is possible that some employees may not be permitted to separate with severance benefits under this program.

**Q. Will a "retirement window" be available for salaried employees?**

A. At this time, Delphi has no plans to offer an incentive retirement program to U.S. classified salaried employees.

**Q. When will this staffing reduction end? Are you planning any other reductions?**

A. This staffing reduction needs to be completed before the end of this year. Any additional reductions will be evaluated as business conditions warrant.

**Q. Does this mean you are freezing hiring?**

A. No. Our hiring will be carefully scrutinized before it is approved but hiring may continue on an extremely selective basis to support specific needs in areas where our business is growing.

**Q. If there are not enough volunteers, how will you decide which employees to involuntarily separate?**

A. The magnitude of the challenge and the extent of the need for involuntary separations are unique to each division and the methodology for selecting employees for involuntary separation will be determined by divisional and local management in accordance with business needs.

**ELIGIBILITY**

**Q. Can I volunteer for the program if I am eligible to retire?**

A. Yes.

**Q. The Separation Allowance Plan says "Employees are not eligible for severance pay or other transition assistance if their employment terminates as the result of: Retirement. If I am going to retire, will I still get the severance?**

A. Yes, if you separate under this special, mutually satisfactory offering of the Separation Allowance Plan.

**Q. If I separate under the program, can I grow into retirement?**

A. No, employees separating under the program cease accruing credited service.

**SEVERANCE PAYMENTS**

**Q. Will special checks be prepared when issuing the Severance Pay?**

A. No. Severance Pay will either be issued in the employee's final paycheck or at the next available pay period following the employee's separation and after receipt of a signed Release of Claims.

*Aug. 27, 2007*

may be available to you or your dependents through Delphi. In general, if you or your dependents enroll for COBRA coverage, those who enroll for COBRA coverage will not be eligible to continue any coverages that may otherwise be available through Delphi.

Moreover, under current COBRA regulations, if you are already enrolled in Medicare coverage when COBRA is offered to you, you may elect COBRA and your COBRA coverage cannot be terminated due to your entitlement to Medicare. However, if you first elect COBRA coverage and later enroll in Medicare, Delphi may terminate your COBRA continuation coverage. Once COBRA coverage terminates, any Delphi coverages for which you or your dependents may have been eligible will not be reinstated.

**Delphi will assume that you wish to continue your normal Delphi coverages under the Delphi Salaried Health Care Program until you become Medicare eligible in the normal course. If you agree, you need do nothing further; your normal coverages will continue.**

However, if you wish to elect COBRA continuation for yourself or any eligible dependents, you need to complete the COBRA Questionnaire enclosed with the COBRA Notice and return it to the address noted on the form.

### **Health Reimbursement Account**

Once you are eligible for Medicare, you are automatically enrolled in a Retiree Health Reimbursement Account (HRA) in the amount of \$10,000 (\$20,000 if you retired on or before March 1, 2005). An HRA is an employer-funded account that reimburses you for certain defined health care costs. The account will not grow through interest or future contributions from either you or Delphi, and the account cannot be converted to cash.

Your HRA will remain available until you have used the entire balance. For example, if you have a beginning account balance of \$10,000 and during 2007 you make claims and receive reimbursement for \$3,000, your balance at the beginning of 2008 will be \$7,000. How long the account will last will depend on how much you choose to spend each year.

#### **What Is Covered by the HRA**

The Retiree HRA is intended to assist you with the transition to Medicare coverage and is limited to the reimbursement of eligible health care "premiums" (sometimes called the "cost of coverage" or the "contributions"). These coverage costs could be for you or any eligible dependent as defined by the Internal Revenue Code of the United States.

Examples of medical insurance premiums that are eligible for reimbursement include: